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*C. S. Hudson*

# OBSERVATIONS

ON THE

QUESTIONS AT PRESENT PENDING

IN THE

## MANCHESTER UNITY

OF THE

### INDEPENDENT ORDER OF ODD FELLOWS.

WITH SOME SUGGESTIONS FOR THE SETTLEMENT  
OF THE SAME.

BY

F. G. P. NEISON, F.L.S., &c.,

ACTUARY TO THE MEDICAL, INVALID AND GENERAL LIFE ASSURANCE SOCIETY.

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# OBSERVATIONS

ON THE

INDEPENDENT ORDER OF ODD-FELLOWS, M.U.

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THE importance of the questions at present pending in the Manchester Unity of Odd-Fellows, will be a sufficient apology for the appearance of the following observations. No other provident and self-supporting institution of modern times has acquired the same position, or excited so much interest among the industrious and working classes of the country. Few will attempt to deny the paramount advantages which might directly flow from such Societies, if conducted on safe and equitable principles; but, unfortunately for the interests of the provident classes composing this Institution, errors and abuses of a varied and serious character have crept into its principles and management. The most formidable are perhaps incidental to the ignorance which very generally prevails as to the nature of the scientific principles by which the liabilities of such Societies are determined. These it will be immediately seen are the most difficult of all others to remove. Generally members have not leisure, inclination, or opportunity to enter into scientific disquisitions on questions of Life Contingencies, and hence serious and often fatal errors are committed in the monetary arrangements of the Lodges, which, if permitted to continue for a considerable period of years, become so formidable that it is impossible to apply a remedy. Before this paper is concluded, it will be seen that the Manchester Unity is fast approaching to a crisis, and that unless immediate steps be taken to establish the Order on sounder principles, a very short period more of delay will place the Institution beyond all hope of recovery.

On the laws of sickness and mortality depend the whole success and stability of the Order, and any errors or fallacies in the developement or ascertainment of those laws, must affect the consideration of the present question. It is, therefore, of the first importance, on entering on such a subject, to exercise every caution in the determination of the rate of mortality and sickness to which the members of the Order, and Friendly Societies in general, are subject; and if that part of the question be once satisfactorily settled, there cannot possibly exist any difficulty or difference of opinion on the subsequent steps of the argument; for if the data and elements of the problem be clearly established, it becomes a mere matter of calculation to determine what are the rates and terms of contribution, which are adequate to provide for the various benefits offered to the members of the Order.

Those wishing to enter into a minute and scientific analysis of the laws of sickness and mortality, are referred to "Contributions to Vital Statistics," published by Simpkin, Marshall, & Co., in which will be found an ample and extensive investigation of the whole subject, in such a form as to admit of the results being traced up to the most elementary facts and details entering into the inquiry. It is believed that a careful study of that volume will lead to the conclusion, that it would be unsafe for Friendly Societies to assume a less rate of sickness or mortality on which to base their calculations; and in the progress of this Paper it will be attempted to prove, that in the Manchester Unity of Odd-Fellows, the rate of sickness and mortality shews a most remarkable approximation to the laws as developed in the "Contributions to Vital Statistics," and that should the Order continue to be conducted on a scale of contributions lower than that therein stated to be necessary, the inevitable result will be the ruin and dissolution of the association. Seeing that the scientific part of the question has been so fully treated in the Work alluded to, it will be only necessary on the present occasion to bring forward an Abstract of the Results arrived at, in such a manner as will give a clear idea of the general bearings and prominent features of the sub-

6. so far as may be necessary to solve the immediate

a. What should be done to secure the stability  
anchester Unity?

following Abstracts the rate of sickness will

always be expressed in weeks and decimals of a week, but for the convenience of those not familiar with decimal arithmetic, parallel columns will be added, expressing the same amount of sickness in weeks, days and hours. It may be also necessary to state, that the sickness is given for every fifth year only from 20 to 80 years of age, but that in the "Contributions" it will be found for every year of life from age 10 to 100.

TABLE I.

Average Sickness per Annum to each Person—expressed in Weeks.			
Rural Districts.	Town Districts.	City Districts.	Tho Three Districts combined.*
W. D. H.	W. D. H.	W. D. H.	W. D. H.
•8387 = 0 5 21	•8564 = 0 5 4	•5659 = 0 3 23	•8398 = 0 5 21
•8630 = 0 6 1	•8649 = 0 6 1	•9650 = 0 6 18	•8744 = 0 6 3
•8753 = 0 6 3	•8794 = 0 6 3	1•1059 = 1 0 17	•9107 = 0 6 9
•8630 = 0 6 1	•9287 = 0 6 12	1•1480 = 1 1 1	•9250 = 0 6 11
•8991 = 0 6 7	1•0114 = 1 0 2	1•2372 = 1 1 15	•9836 = 0 6 21
1•0677 = 1 0 11	1•2669 = 1 1 2	1•4663 = 1 3 6	1•1808 = 1 1 6
1•2537 = 1 1 18	1•8323 = 1 5 19	1•8125 = 1 5 16	1•4939 = 1 3 11
1•5896 = 1 4 3	2•5559 = 2 3 21	2•3831 = 2 2 16	1•9603 = 1 6 17
2•3260 = 2 2 6	3•3029 = 3 2 2	3•3036 = 3 2 3	2•7047 = 2 4 22
3•8531 = 3 5 4	4•9132 = 4 6 9	4•4973 = 4 3 12	4•1657 = 4 1 4
7•6305 = 7 4 9	9•1387 = 9 0 23	5•9019 = 5 6 8	7•7501 = 7 5 6
14•1949 = 14 1 8	15•4995 = 15 3 12	9•9610 = 9 6 17	14•0391 = 14 0 6
20•7848 = 20 5 11	24•0134 = 24 0 2	22•3864 = 22 2 17	21•4661 = 21 3 6
24•3545 = 24 2 11	32•9841 = 32 6 21	35•2065 = 35 1 11	26•9405 = 26 6 14

An examination of the rate of sickness as given for the Rural Districts will shew that it fluctuates up to the age of thirty-two, and that from that age up to 87 there is a uniform and gradual increase. In the Town Districts the rate of sickness will be found subject to a similar increase from the age of 27 upwards; and in the City Districts the rate increases throughout the whole range of the Table. A comparison will shew a higher rate of sickness in the Town than in the Rural Districts throughout the whole period of life. The rate of sickness in the City Districts will also be found higher than in the Rural Districts, from 23 to 63 years of age; it then continues at a lower rate

\* For a list of the places comprising the Rural, Town, and City Districts in the above Table, see Appendix, Note II. of "Contributions."



up to the age of 75, when it again rises, and continues higher till the end of life. In the City Districts, from the age of 24 to 44, the sickness is also higher than in the Town Districts; but from 45 to 57 the rate in both districts differs but little. After 57 years of age to the end of life, there is a much higher rate of sickness in the Town than in the City Districts.

Sickness will be found to follow to some extent the same law with regard to the influence of locality, that was observed to prevail in respect to mortality; being least in the Rural Districts, and increasing in amount in the other districts; but it will be observed that the relation of cause and effect generally supposed to exist between sickness and mortality is not here manifested—in fact, the highest ratio of sickness is sometimes found associated with a favourable rate of mortality. In order to shew, however, the merits of this hypothesis for the general results of the three districts, a table is subjoined shewing the increase per cent. in the rate of mortality in the Town and City Districts above the Rural, also the increased rate of sickness in the same district at the corresponding ages.

TABLE II.

Ages.	Increased Mortality per Cent. above the Rural Districts in the		Increased Sickness per Cent. above the Rural Districts in the	
	Town Districts.	City Districts.	Town Districts.	City Districts.
20	27·6008	12·7200	2·1104	32·7650
30	5·4852	30·5204	0·4684	26·3338
40	20·4517	75·7842	18·6560	37·3419
50	35·5833	61·6666	60·7220	49·9182
60	51·5277	41·0185	27·5130	16·7200
70	43·2990	26·7248	9·1906	29·8191

Abundant evidence in addition to this is furnished out of the present materials illustrative of this point; for example, labourers, although influenced by the most favourable rate of mortality, are found to be subject to as high an amount of sickness as the general average; and so also are some other occupations, in which the rate of mortality is also favourable, found subject to a rate of sickness much above the average.

Again: the sickness among the sixteen trades formerly

referred to is less than the general average, although, as has been shewn, they experience a greater mortality. Bakers, also, at the early and middle periods of life, are less subject to sickness than the general average, and among them there is likewise a higher mortality. The class Butchers seem to experience a very high rate of mortality, although not subject to above the average amount of sickness. In applying the test of mortality to various localities and employments there is no difficulty, but the case is very different in viewing sickness as an index to the sanitary condition of any trade or of any locality. What constitutes sickness in one case, is often a very different thing from that in another. The standard seems too indefinite and capricious; and although the results as obtained may be considered perfect for all the purposes of Friendly Societies, a careful inquiry will shew their vague nature for medical and other scientific purposes, unless carried further than the mere amount of sickness, without regard to the circumstances under which it has taken place, and the causes producing it. Taking two occupations—tailors and clerks—which happen to be of readiest reference, they are found subject to a very high rate of mortality; still they do not seem, particularly clerks, to be subject to so much as the average amount of sickness; and on consideration of the nature of those employments, it will immediately suggest itself, that the same trivial circumstances which would be sufficient to disable sawyers, and also colliers and miners, would have little effect on those following quiet occupations. Sawyers, colliers, and miners are subject to accidents and various injuries which cannot be considered as constitutional disease or sickness; yet these entitle them to relief from Benefit Societies, and they will of course be returned on the sick list. Tailors and clerks are less subject to those accidents, and accordingly their sickness is also less; the other classes, particularly colliers and miners, being much above the average.

But the most striking refutation of the theory, that sickness and mortality bear the relation to each other of cause and effect, will perhaps be derived from a comparison of the general results of mortality in Friendly Societies in England for all districts combined, with that for Scotland.\* The result of this comparison will be, that

\* See Tables F and M, pp. 25 and 73 of the "Contributions."

the rate of mortality in Scotland among the members of Friendly Societies is much higher than among the same class in England; and if the theory just recited were to hold good, there should also be found a greater amount of sickness in Scotland; but such is not the case, for instead of there being an increased ratio of sickness, the ratio is actually below that in England. Nothing further need, therefore, be said on this part of the subject; but the argument may be rendered more obvious by an inspection of the following Abstract, in which it will be seen that while the excess of mortality is uniformly against Scotland, the excess of sickness is as constantly against England.

TABLE III.

Age.	Mortality per Cent. in		Excess of Mortality in Scotland per Cent.	Average Sickness yearly in		Excess of Sickness in England per Cent.
	England.	Scotland.		England.	Scotland.	
30	·7563	·7926	4·7997	·9107	·8376	8·0268
40	·9386	1·0767	14·7134	1·1808	·9767	17·2849
50	1·4267	1·5830	10·9538	1·9603	1·8548	5·3818
60	2·5054	2·9096	16·1331	4·1657	3·9423	5·3628

The nature of the information on the Schedules relating to the Societies in Scotland would evidently satisfy many speculations as to the cause, duration, and mortality of sickness and disease; but as it is proposed to give in this paper a simple representation of the amount of sickness only in the different districts, all inquiries, however interesting and instructive, as to the ratio of sickness to mortality, under the various circumstances which present themselves of employment and disease, must for the present remain untouched.

The next part of the subject naturally arising is the relation which the average amount of sickness as developed by this inquiry, bears to the amount of sickness as hitherto shewn in other Sickness Tables.

The only tables to which it is deemed necessary to make reference, are those contained in the Highland Society's Report for 1824, and the tables given in the highly valu-

able work by Mr. Ansell on Friendly Societies, and published in 1835 under the superintendence of the Society for the Diffusion of Useful Knowledge. The following will shew the relative amount of sickness per annum to each person at given ages according to those tables, and also according to the results of this inquiry.

TABLE IV.

Annual Amount of Sickness to each Person—expressed in Weeks.													
Highland Society.			Ansell.			Average of all Districts. Table V.			Excess per Cent. above Highland Society.	Excess per Cent. above Ansell.			
W.	D.	H.	W.	D.	H.	W.	D.	H.					
·575	0	4	0	·776	0	5	10	·840	0	5	21	31·5476	7·6190
·621	0	4	8	·861	0	6	1	·911	0	6	9	31·8331	5·4884
·758	0	5	7	1·111	1	4	19	1·181	1	1	6	35·8171	5·9272
1·361	1	2	13	1·701	1	4	22	1·960	1	6	17	30·5612	13·2142
2·346	2	2	10	3·292	3	2	1	4·166	4	1	4	43·6869	20·9798
10·701	10	4	22	11·793	11	5	13	14·039	14	0	6	23·7766	23·0636

The remarkable increase in the amount of sickness, as shown by the present results, beyond the two other tables, will no doubt appear very startling to those not intimately acquainted with the condition of Friendly Societies throughout the country. The rate of sickness as given in the Table of the Highland Society, has been long and generally acknowledged to be much below the actual average, and even so far back as 1825 it was thought unfavourably of by a Committee of the House of Commons. It is unnecessary to enter into the objections against the nature and source from which the data for the Highland Society's Table were obtained, as that subject has been amply discussed elsewhere. For some time after Mr. Ansell's work appeared, it was thought that contributions calculated according to the increased amount of sickness shown in his tables would render Friendly Societies perfectly safe; but instances occur almost daily of Societies breaking down whose contributions approximate to those tables; and recently the increased amount of sickness has become so apparent to the members of some of the best regulated Societies, that meetings have been held, and reports of a

very clear and apposite kind published, pointing to the increased amount of sickness as the cause of their falling condition. A knowledge of circumstances of this kind first led to the inquiry instituted in the "Contributions," the results of which are here given; the original object of which was simply to answer the question, whether Friendly Societies actually were subject to a higher rate of sickness.

Mr. Ansell's data had reference to the five years, 1823-1827; but the imperfect manner in which the affairs of Friendly Societies at that period were managed, did not allow of such accurate information being then obtained as now, when required by Act of Parliament to make quinquennial returns. In Scotland, at the time even of collecting the data for the above inquiry, it was found that quadruple the Societies would have filled up schedules in competition for the prizes offered, but were prevented doing so by the incomplete system in which their books were kept. It is not improbable that the difference of the two classes of results may be partially accounted for by the smallness of the numbers over which Mr. Ansell's observations extended, as in the aggregate they amounted to 24,323 years of life only, or about 5,000 persons for a period of five years. If this fact is considered, and at the same time the irregularities which peculiarity of employment and other circumstances have been shown to produce, it will not be difficult to account for the discrepancy. Had the nature of Mr. Ansell's Treatise required an enumeration of these features, it would have been interesting to have traced the cause.

It is not believed that the mere fact of small numbers would, of itself, be sufficient to account for the difference, without at the same time a peculiarity in the combination of the employments of the persons composing those numbers: for not the least remarkable feature which has appeared in the inquiry is, the uniformity of the results as to sickness, with even smaller numbers than those included in Mr. Ansell's statement, when all the facts recorded were under similar circumstances as to locality and employment.

In order to give a still further and more comprehensive view of the several tables over periods of years, the following arrangement may be useful.

TABLE V.

*Comparative Amount of Sickness in various periods of Years, according to the Sickness Tables of the Highland Society, the Tables by Mr. Ansell, and the Results of this Inquiry.*

From Age.	Amount of Sickness in each period of Years, expressed in Weeks.				
	Highland Society.	Ansell.	Average for the three Districts.	Excess per Cent. over Highland Society.	Excess per Cent. over Ansell.
20—30	5·870	8·060	8·7145	32·641	7·510
30—40	6·728	9·535	9·9120	32·1227	3·8035
40—50	9·670	13·395	14·7999	34·6617	9·4926
50—60	17·827	22·562	27·0894	34·192	16·712
60—70	47·982	58·717	77·3029	37·929	24·042
70—80	.....	.....	205·3562	.....	.....
20—40	12·598	17·595	18·6265	32·3652	5·5378
30—50	16·398	22·930	24·7119	32·8775	7·2107
40—60	27·491	35·957	41·8893	34·3723	14·1618
50—70	65·803	81·279	104·3923	36·965	22·140
60—80	.....	.....	282·6591	.....	.....
20—50	22·268	30·990	33·4264	33·3820	7·2888
30—60	34·219	45·492	51·8013	33·9416	12·1798
40—70	75·473	94·674	119·1922	36·6796	20·3703
50—80	.....	.....	309·7485	.....	.....
20—60	40·089	53·552	60·158	33·7545	11·5074
30—70	82·201	104·209	129·1042	36·4341	19·2831
40—80	.....	.....	324·5484	.....	.....
20—70	88·071	112·269	137·8187	36·0965	18·5386
30—80	.....	.....	334·4604	.....	.....
20—80	.....	.....	343·1749	.....	.....

An inspection of the fourth, fifth and sixth columns of the above Table will afford the most conclusive evidence of the increased ratio of sickness above that set forth in previous tables. To those interested in the progress of

Friendly Societies the results are highly important, as they will demonstrate the impossibility of permanence in those institutions on their present foundations. Considering the immense number of those Societies which have broken down, it is lamentable to think that so little should have been done to ascertain the real nature and extent of the risks to which they are subject. It is still more remarkable that so many legislative enactments should have occupied the attention of the Government of the country from time to time, and that Committees also of the House of Commons should have had the condition of those Societies for several years under consideration, without any practical measure being carried out for collecting and arranging data in a proper shape to point out the true character of the liabilities to which they are subject. In fact, the stimulus given to the formation of those Societies by some recent Acts of Parliament should be regarded as an evil rather than as a benefit to the working classes. An immense number of Societies were formed in a very short period, and their contributions regulated by the most delusive and inadequate data, so that at the present time very few are to be found calculated to survive many years. Under a scientific and amply developed system, those Societies would be calculated, in a few years, to completely remove the cause of nearly all that poverty, distress and misery which haunt our manufacturing towns, and fill our workhouses with the working classes of the country; but owing to the imperfect and unstable foundation on which they are at present built, instead of being a help and a support to a poor man, they involve him in those difficulties for which he might otherwise have provided. On becoming a member of such a Society, he reasonably looks forward to it as a support in his declining years, and a protection during periods of sickness and disease; but ultimately, at the very time when assistance is required, he discovers that the Society has been formed on a ruinous plan, that the increasing years and infirmities of its members have absorbed all its funds, and that those surviving must be thrown destitute on the parish as a public charity. It is to this point, by the most ill-conceived of all proceedings, that the legislation of the Government has hitherto tended. Every facility and encouragement are given to the formation of Societies, without any help or information for their management or guidance. The ship is cast upon the waves without rudder

or compass, and the safety of the vessel left to accident and chance.

As already stated, a Committee of the House of Commons in 1825 reported unfavourably of the Table of Sickness furnished in the preceding year by the Highland Society; still no other data were supplied on which any more confidence could be placed; the consequence was, that Societies were formed, and continued to be managed, on calculations resulting from the same data; and, even up to the present time, thousands of those Societies are conducted either on those terms, or terms still less adequate to carry out the purposes contemplated.

An inspection of Column 5 of the preceding Table will show that, in the decennial periods of life from 20-70, the Friendly Societies in England and Wales experience an excess of sickness of from 32 to 37 per cent. above that indicated in the Table of the Highland Society, or an average increase of sickness over the whole of that period of fifty years of 36.096 per cent.; or, in other words, Friendly Societies actually experience about 138 weeks' sickness in that fifty years, while the Highland Society Table would lead them to expect eighty-eight weeks only.

The ruin of any Society, under such conditions, is inevitable. There are many other errors in the rules of Friendly Societies, connected with the various benefits which they hold out, calculated to ruin their schemes; but if it were necessary here to cite instances in which Societies have suffered from the simple feature of excessive sickness, abundant instances could be pointed out; but the internal evidence contained in this paper, of the actual rate of sickness experienced by Societies in the aggregate, must also prove that individual Societies have been sufferers.

In connexion with the preceding remarks, Odd-Fellows will naturally inquire whether the same observations are equally applicable to their own Order or Institution. An analysis has been made of the return issued in October last by the Board of Directors at Manchester; and among other important information, there is given the amount of sickness and mortality in the various Districts of the Unity during the year 1844. An inspection of the results of this analysis is highly calculated to inspire confidence in the preceding observations, and to show that the rate of sickness there developed is strictly applicable for the



guidance of the Order. As the return by the Board of Directors extends over 3682 Lodges, and about one-quarter of a million of members, great care has been bestowed on the reduction of the analysis presented in the various parts of this paper, in order that it may be safely relied on as a standard for future reference.

The average age of the members in the Manchester Unity is stated by the Board of Directors to be 32 years, and the gross amount of sickness experienced by 243,122 members, being the average number during the year 1844, was 226,917 weeks, or 933 weeks to each member. On referring to Table I., or to page 92 of the "Contributions," it will be found that at age 32 the average sickness per annum is 9250 weeks,—or, when the necessary correction for the maximum ages is applied in the former case, producing 6 days, 11 hours, in both instances, to each member yearly. It must, therefore, be very gratifying to every one interested in the progress of Benefit Associations for the working and middle classes, to find, that the amount of sickness among the members of those clubs, however variously constituted, shews so near an agreement, and effects almost a perfect realization of a permanent law of sickness.

Again: as to the mortality experienced by the Order, the same conformity to the results given in "Contributions to Vital Statistics" will be found to manifest itself. Every previous investigation into the laws of mortality produced the conviction, that the lives of the working classes of the country were of shorter duration than those of the upper classes, and also of less value than the average results for the whole kingdom; but here we have a confirmation of the fact, that the industrious workmen of the country experience an increased duration of life.

At age 32, the mortality of males for the whole of England and Wales is 1 in 95; the mortality in the Manchester Unity is 1 in 106; and, according to the results as given in this paper, for all classes in Friendly Societies at age, 32 the mortality is 1 in 128. To further illustrate this point of the inquiry, the following abstract will be useful, being an analysis of the actual results in the Manchester Unity of Odd-Fellows for the year 1844.

TABLE VI.

District.	Average No. of Members during 1844.	Deaths of Members.	Deaths of Members' Wives.	No. of Weeks' Sickness.	No. of Members out of which		Average Sickness yearly to each Member expressed in Weeks.
					One Member died.	One Member's Wife died.	
Rural .	66208	608	434	57795	108·89	152·55	0·873
Town .	77070	700	554	70435	110·10	139·01	0·913
City . .	99848	978	662	98687	102·09	150·83	0·988
Whole Unity*	243126	2286	1650	226917	106·35	147·34	0·933

In explanation of the above table, it may be stated that the Rural District is composed of those places the population of which is under 5,000, the Town District of those places the population of which is 5,000 and under 30,000, and the City District of such places as have a population of 30,000 and upwards.

During the year 1844, it will be seen that the mortality for the whole Unity was, as already stated, about 1 to every 106 members; while for the Rural Districts it was 1 in 109, for the Town Districts it was 1 in 110, and for the City Districts it was 1 in 102.

The average amount of sickness to each member during the same year was, for the—

Rural Districts .....	0·873 weeks, or 6 days 3 hours.
Town Districts .....	0·913     "     6     "     9     "
City Districts .....	0·988     "     6     "     22     "
Whole Unity .....	0·933     "     6     "     13     "

But according to the results already adverted to in "Contributions" the average amount of sickness for the same districts would be—

Rural Districts .....	0·863 weeks, or 6 days 1 hour.
Town Districts .....	0·929     "     6     "     12     "
City Districts .....	1·148     "     8     "     1     "
Three Districts } ...	0·925     "     6     "     11     "
combined.	

\* In the original Report issued by the Board of Directors, several errors entered into the figures, but the above results are correct.

In instituting the above comparison, it should be kept in view that the actual ages of all the members in the Unity are unknown; but as the Directors, in their Report, have stated the average age to be 32, that age has been taken as the point of comparison. For refined purposes, objections can be brought against this step, but for the present illustration it is sufficiently correct.

Considering that the above results from the experience of the Order relate to one year only, it is the more remarkable to find them approximate so closely with the results given in the "Contributions" from facts extending over several years.

It is evident then that the Manchester Unity of Odd-Fellows is subject to as much sickness and mortality as that shewn in this paper. The evidence thus derived from the working of the Order itself, should be a sufficient answer to those who have hitherto argued, that the favourable circumstances in which the members were placed exposed them to less hazards than the members of ordinary Friendly Societies. The facts of the case, it will be seen, do not support the supposition. It is, therefore, obvious that rates of contribution less favourable than those set forth in the tables here given, would be unsafe for the guidance of the Order.

From the results now presented in connexion with the working of the Order itself, it is plain that there exists no better foundation on which the Members can base their calculations than the data and facts given in the work already referred to; as the practical experience of the Unity is not only a confirmation of the laws of sickness and mortality there developed, but almost an actual assimilation with them, and, so far as practical legislation is concerned, one might be used for the other. Admitting this, it will hence follow, that the money tests given in "Contributions to Vital Statistics" are equally applicable to the guidance of the Order of Odd Fellows; and any one objecting to a proposition to establish the Institution on a rate of contributions equivalent to the results of those data, must carry his objections much further, and object to the data themselves; but as it has been shown that to object to the data would be to deny the experience of the Order, no such objections can be raised, and therefore the money tests and values to be immediately presented will remain indisputable.

The following tables are an abridgement of those given in the "Contributions to Vital Statistics," and are here inserted for the satisfaction of those who may not have an opportunity of referring to the larger work. It may also be stated, that an extensive inquiry into the condition of Friendly Societies, as well as the experience of many Lodges in the Unity, show that a greater improvement of the funds than 3 per cent. per annum, compound interest, cannot in general be effected, and therefore that rate has been taken in the construction of the tables,

TABLE VII.

*Value of an Annuity of £1 Yearly for the Rural, Town and City Districts combined.*

Age.	Immediate Annuity for the whole of Life.	Deferred Annuity to commence at Age 70.			Temporary Annuity to continue till Age 70.		
		£.	s.	d.	£.	s.	d.
20	22·39981 = 22 8 0	78632 =	0	15 8½	21·61349 =	21	12 3½
30	20·48675 = 20 9 9	1·13398 =	1	2 8½	19·35277 =	19	7 0½
32	19·98129 = 19 19 7½	1·22161 =	1	4 5	18·75968 =	18	15 2½
40	17·90117 = 17 18 0½	1·65581 =	1	13 1½	16·24536 =	16	4 11
50	14·77241 = 14 15 5½	2·48959 =	2	9 9½	12·28282 =	12	5 8
60	11·27757 = 11 5 6½	4·04001 =	4	0 9½	7·23756 =	7	4 9
70	7·80205 = 7 16 0½						
80	5·15847 = 5 3 2						

In the above table, the first column points out the age or period of life at which any transaction is to commence, and the second column shows the value or purchase money for an immediate annuity of £1 per annum, at the respective ages; for example, opposite to age 30 it will be seen that an annuity, the first payment of which is to be made one year hence, and one in every succeeding year during the life of the party, is worth 20·48675 years purchase, or in other words £1 a-year is worth £20 9s. 9d.; and £10 a-year would be worth ten times as much, and so on in proportion for any other sum.

Again, the third column shows the value of a Deferred Annuity to commence at age 70; that is to say, if a member now aged 30 were to propose to purchase an annuity of £1 a year to commence on his attaining 70 years of age,

the value of that annuity would be £1·13398 or £1 2s. 8d.; so also for an annuity of any other amount. For instance, £10 a-year would be worth ten times as much, or £11 6s. 8d.

In the next or fourth column will be found the values of Temporary Annuities to continue till age 70: for example, opposite to age 30 will be found 19·35277 or £19 7s. 0½d.; which signifies that such a sum of money paid down by a person in his 30th year, would secure an annuity of £1 a-year up till the time he attains 70 years of age; but should he live beyond that time of life, the annuity will then be discontinued.

The next abstract shows the value of what is usually termed an assurance, or a sum to be payable at death.

TABLE VIII.

*Value of a sum of £1 payable at death, for the Rural, Town and City Districts combined.*

Age.	Single Payment.	Yearly Payment to be Payable during the whole of Life.			Yearly Payment to be Payable up till Age 70.		
		£.	s.	d.	£.	s.	d.
20	·31845 = 0 6 4½	·01361 = 0 0 3½	·01408 = 0 0 3½				
30	·37417 = 0 7 6	·01741 = 0 0 4½	·01838 = 0 0 4½				
32	·38889 = 0 7 9½	·01854 = 0 0 4½	·01968 = 0 0 4½				
40	·44948 = 0 9 0	·02378 = 0 0 5½	·02606 = 0 0 6½				
50	·54061 = 0 10 10	·03428 = 0 0 8½	·04070 = 0 0 10				
60	·64240 = 0 12 10½	·05232 = 0 1 0½	·07798 = 0 1 6½				
70	·74363 = 0 14 10½	·08448 = 0 1 8½					
80	·82063 = 0 16 5	·13325 = 0 2 8					

The second column in the above table shows the single payment necessary at various ages to provide for an allowance at death: for example, at age 30, ·37417 or 7s. 6d. paid down would be adequate to provide £1 at death, whenever that may happen; or to provide £10 at death, about £3 14s. 10d. would be necessary.

But as many members would find it inconvenient to make payments by a single sum for such provisions, the third column will show the equivalent annual payment; and at age 30, it will be found that very nearly 4½d. a-year would secure £1 at death; or more correctly, 3s. 6d. paid annually will provide £10 at death.

The fourth column is intended to show the temporary annual payment necessary to secure the same provision. Thus, some members might say, 'Should I live to a very old age, I may be unable to make those periodical payments: I therefore wish all my payments to close on attaining 70 years of age.' And the fourth column is intended to show the necessary payments in such cases.

The next table which will be brought forward, although resulting directly out of those already presented, is perhaps better calculated to engage the attention of the members of the Order. It will be found to exhibit the rate of Contributions required to provide for allowances during sickness or incapacity for labour.

TABLE IX.

*Payments necessary to provide for an allowance of £1 per week during sickness, for the Rural, Town and City Districts combined.*

To provide a Sick Allowance up till Age 70.		To provide a Sick Allowance during the whole period of Life.	
Single Payment.	Annual Payment to continue till Age 70.	Single Payment.	Annual Payment to be Payable till Death.
£. s. d.	£. s. d.	£. s. d.	£. s. d.
20420 = 36 4 1	160100 = 1 12 0	5496356 = 54 19 3	234889 = 2 7 0
67804 = 41 13 5	204753 = 2 0 11	6872624 = 68 14 6	319853 = 3 4 0
99093 = 42 19 10	117569 = 2 3 6	7213488 = 72 2 8	343806 = 3 8 0
83092 = 48 16 7	283154 = 2 16 7	8833321 = 88 6 8	467342 = 4 13
28222 = 55 5 7	416193 = 4 3 3	11467554 = 114 13 6	727064 = 7 5 5
23260 = 55 4 8	670497 = 6 14 1	15161214 = 151 12 3	1234866 = 12 7 0

In the second and third columns of the above Table, will be found the single and annual payments necessary to provide for an allowance of £1 per week during sickness, at the respective ages as given in the first column; and from them it will be easy to deduce the payments necessary to provide for any other weekly allowance in sickness; but it must be observed that those rates make no provision for that sickness which is experienced after attaining 70 years of age. This fact ought to be kept

distinctly in view, for by overlooking it many have recently fallen into most serious errors. Up till the publication of the second edition of the "Contributions to Vital Statistics," no table existed to provide for sickness after so advanced a period of life; but in the second edition of that work tables were for the first time given, and the fourth and fifth columns of Table IX. are abstracted from them.

One important inference to be drawn from the preceding abstracts is the remarkable effect which age has upon the amount of Sickness and Mortality; and hence the importance of considering that element in measuring the liabilities which different classes of Members are likely to impose on the Lodges.

For example, one Member with another, in passing from 20 to 30 years of age, will experience about eight weeks and a half Sickness during that ten years; but in passing from 60 to 70 years of age he will be subject to above 77 weeks' Sickness, and in the ten years immediately following age 70, he would experience 205 weeks' Sickness. This gradual increase of Sickness with an increase of age, cannot fail to demonstrate that it would be anything but equitable to admit Members at every period of life on the same terms. Viewed as a money question, it will be seen, Table IX., that at age 20, the sum of £36 4s. 1d. paid down would provide £1 a-week during sickness up till age 70, but that at age 40, £48 8s. 7½d. would be necessary to do so; and therefore if it were the practice of Lodges to admit members at those ages on equal terms, the older Members must be supported to a great extent at the expense of the younger; a similar relation will be found to prevail with regard to the provisions for allowances at death.

To avoid further argument on the subject, it may be stated, that in the future pages of this paper it will be assumed that rates graduated to lower terms than set forth in the preceding tables would be unsafe for the guidance of the Order. Complete evidence of this is furnished in the analysis of the elementary data and facts on which the calculations are founded; and the inherent evidence in the various parts of this document will be amply sufficient to show that the liabilities of the Order have been hitherto quite equal to those anticipated in the calculations. It therefore remains to determine whether the Contributions

exacted by the Order are such as are calculated to maintain the stability of the Institution, and realize the benefits promised to the Members. It may be also as well to mention, that in the discussion of this point no statement will be advanced for which facts and examples both in and out of the Order do not exist. This is believed to be the only satisfactory mode of treating such a question. Unless ample data be available, it is impossible to measure the liabilities; but with sufficient data, it becomes a matter of certainty and of simple calculation, and the province of mere opinion will be usurped by positive evidence, in which all must agree who can comprehend the argument.

It is not thought necessary to refer at this place to the rates and contributions hitherto demanded by the various Lodges in the Unity, but to take up the question as to whether the scales recently proposed by the Glasgow A.M.C., and drawn up by the Board of Directors at Manchester, are safe, and calculated to meet all the liabilities of the Order. Any arguments used in reference to those scales, whether in favour of their adoption or otherwise, will apply with greater or less force to the present rates of any particular Lodge, according as they are greater or less than those of the proposed scale. This course is indispensable, as it is impossible to discuss the rules of each Lodge *seriatim*.

In the Manchester Unity, during the year 1844, the total number of weeks' sickness experienced by the members was 226917, and the amount of money paid to sick members was £107,440 8s. 11d.: it hence follows that for each week's sickness there was paid about 9s. 6d. As a standard of comparison it may therefore be assumed that the general practice of the Unity is to pay 10s. per week in sickness, and we shall test the accuracy of the proposed scales on this ratio. Some Lodges no doubt pay more, and others less, to their sick members, than the above average; but if the terms are calculated for 10s. per week, it will then be easy to determine the rate for any other particular scale of payment.

In the first instance reference will be made to Scale No. 1, or Manufacturing Class, as prepared by the Board of Directors, and recommended to be adopted. The average age of the members of the Unity is stated to be 32 years; and making that the point of com-



parison, it will be found that a weekly payment of five-pence by the members is to provide for them the following benefits, viz:—

£0 10 0	per week during sickness
£10 0 0	at the death of a member, and
£5 0 0	at the death of a member's wife.

But it will also be found that in addition to the five-pence per week, each member has paid an entry money, which for age 32 is equivalent to an annual payment of 1s. 1d. A payment of five-pence weekly is equal to a yearly sum of £1 1s. 8d.; and to this add 1s. 1d., and the full yearly payment will be £1 2s. 9d.

Let us next determine how far this payment is calculated to meet the liabilities of the Order, according to the data already alluded to.

On reference to Note IV. of Appendix to "Contributions," or Table IX.

of this paper, it will be found that the annual payment at age 32 for an allowance of 10s. per week during sickness to continue to the extreme of life, is

£.	s.	d.
1	14	4½

For £10 at death of a member, ("Contributions," page 186, age 32, or Table VIII. of this paper)

0	3	8½
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To provide £5 at the death of a member's wife, (the deaths being in the ratio of 1650 to 2286 of the members themselves—see Table VI.), the payment will be

0	1	4
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Total payment required for the three } benefits promised by the Order }	£1 19 5
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The payment necessary to provide for the benefits promised will thus be seen to amount to £1 19s. 5d. to each Member yearly, but the actual sum demanded according to the New Scale No. I., is only £1 2s. 9d., being about 42 per cent. less than the terms necessary to enable the Unity to meet its engagements. It

should be kept in view that in the preceding calculation nothing is allowed for expenses of management, so that the sum of £1 19s. 5d. is absolutely necessary to meet the various liabilities without any deductions whatever.

This result is of vital importance, and should receive the immediate and earnest attention of the Members. It is believed that the form in which the present evidence is given, will enable any one of ordinary intelligence to test all the figures, and thoroughly satisfy his own mind of the perilous condition in which the Order is at present placed.

From a succeeding table, page 26, it will be seen that the annual income of the Order under the head of "Contributions," is £245,842 13s. 8d., and according to the preceding figures there would still be an annual deficiency of no less than £209,688 11s. 10d. The awful calamity which must await the Order under such circumstances cannot fail to alarm Members as to the terrible consequences which must inevitably repay their neglect or indifference in carrying out the radical reforms necessary in the constitution of the Order. Truly in such event will the sins of the fathers be visited on the third and fourth generations. A quarter of a million of men have now the opportunity of perpetuating one of the most useful Institutions ever developed by the working classes of any country. Under proper regulations it may be the direct means of elevating the moral and physical condition of a vast body of the rising generation, and imparting a social character and importance to the industrious and provident classes which they have never yet attained; but to participate in those advantages, it is absolutely necessary that a great movement should be made towards financial reform in the Institution. Let, therefore, every Member say to himself, I will put my shoulder to the wheel,—I will make an effort, which I am certain is quite within my power,—I will do that as an individual which others have done in smaller Institutions, and which is only just and equitable,—I will listen to the warning which science and experience set before me, and I shall then have the satisfaction of believing that I have done the best that could be done;—I shall feel convinced that with good and economical management our Institution will survive and prosper,—it will really and truly be the support of my declining years; when the infirmities of old age creep upon me, I shall

have the consolation of falling back on the industrious savings of vigorous youth. My family will be induced to follow the same example. With my friends and neighbours all petty jealousies will be set aside,—we shall unite in promoting our common good, and our own and our children's welfare; and while we profess to unite in the bonds of true fellowship, let us honestly exclaim—

“Two are better than one;  
If they fall, the one will lift up his fellow;  
But woe to him that is alone when he falleth,  
For he hath not another to help him up.”

Again: as it has been shown that the proposed scale No. I. would occasion an annual deficiency in the Income of £209,688 11s. 10d., the following figures will point out what amount of compensation would be required at the present moment to make up that deficiency.

The present value of an annuity on a life of 32 is 19.98129 (see Table VII.), or nearly twenty years' purchase; so that if the contributions were to continue on the scale now proposed, each Member would need to pay down at present the sum of £16 19s. 8d. (16.984), to make up future deficiencies in his annual payments.

But as there were 251,727 Members in the Unity in January 1845, those two items multiplied together will produce the sum of £4,275,181. From this subtract £700,000, the capital stock of the Order at the same period, and £3,575,181 will be the payment that should be made in order to place Odd Fellows on a secure foundation, with their proposed scale of contributions.

The Members, however, must keep in view, that should no such donation be now made to the Society, then the ultimate deficiency under their proposed rates will be much more than £3,575,181; for in order to enable that sum to meet all the demands on the Society, it should be invested to yield 3 per cent. compound interest. As there is no chance, however, of any such donation, the ultimate deficiency will be about ten millions.

But there is another, and perhaps a simpler mode by which Members may satisfy themselves of the inadequacy of the proposed scales. On referring to page 92 of “Contributions,” or to Table I. of this paper, it will be found that at age 32, which is the average age of Members in the Unity, the amount of Sickness per

annum to each is .9250 weeks, or 6 days 11 hours to each Member; and as over the whole Unity the payment for a week's Sickness is 9s. 6d., that will average to each Member yearly 8s. 9½d., but by Table XI. it will be seen that the actual expenditure on Sickness during 1844 was 8s. 10½d. to each Member. We have, therefore, so far, a most satisfactory confirmation that the data of the "Contributions" is applicable to the Order; and carrying out the reasonings on the same basis, it will follow that at the present time there should be an annual saving on the Income of each Member's Contributions for Sickness alone of £1 5s. 1d.; but the actual saving on this item was only about 11s. 4d., and on the total income of all the Lodges there was a saving to each Member during the same year of about 26 per cent. only; while under a proper graduation of the funds the saving would have been at least 75 per cent., or three times the actual amount. To this it may be replied, that the illustration may faithfully represent the former condition of the Unity, but it is not applicable to the proposed New Scale. An inspection, however, of Table XI. will shew that during the year 1844 the receipts from each Member over the whole Unity, in the shape of "Contributions," was about £1 0s. 2½d., while the amount proposed to be levied under Scale No. 1, is £1 1s. 8d. for ten shillings weekly during sickness and the collateral benefits; but as the average sick allowance in 1844 was only 9s. 6d. per week, the corresponding contribution for the full benefits of Scale No. 1 would be £1 1s. 3d. yearly, differing only by 5d. from the terms of the proposed Scale. It is, consequently, evident that the preceding arguments, drawn from the past experience of the Order, are equally applicable to the proposed scale of payments.

It will thus be seen that the proposed Scale No. I., instead of demanding an increased rate of contributions from the Members, is just leaving them in the same position in which they were placed during 1844. The effect of that Scale is not to increase the income of the Order, but to produce a uniformity between the income and expenditure of the various Lodges. From the violent opposition offered to its adoption, the innumerable dissensions and bickerings, and the many angry discussions to which the proposal has given birth, there can be no doubt that the popular belief is, that the tendency of the proposed Scale

is to increase the payments by Members. It is also evident that the intention of the Glasgow A.M.C. and the Board of Directors at Manchester was to augment the amount of the Contributions; and that they have not done so, can have only arisen from their own ignorance of what was the condition of the various Lodges at the period referred to. The following analysis of the money condition of the Order during 1844 will, however, set the question at rest, and enable any one to prove the above facts for himself. It may also be stated that the classification adopted is identical with that set forth in Table VI., page 15, of this paper.

TABLE X.

*Income and Expenditure of the Manchester Unity during the year 1844.\**

Districts	Number of Members, Jan. 1st. 1845.	Average No. of Members during 1844.	Income from			Expenditure on		
			Contributions.	Initiations.	Fines, Goods, &c.	Sickness.	Funerals, &c.	Sum
			£. s. d.	£. s. d.	£. s. d.	£. s. d.	£. s. d.	£.
Rural	68553	66208	63072 5 0	10544 19 2	7875 2 3	26849 3 4	14697 6 2	16303
Town	79790	77070	74959 4 11	14295 18 10	9429 1 0	33617 3 8	19342 10 11	21637
City	103384	99848	108811 3 9	24541 11 1	12671 5 1	47974 1 11	28702 14 5	38490
Whole Unity	251727	243196	245842 13 8	49382 9 1	29975 8 4	107440 8 11	62742 11 6	71430

The above Table furnishes the details of Income and Expenditure for the Rural, Town and City Districts separately; but our remarks will, in the first place, be confined to the results for the whole Unity.

The following is the Income and Expenditure for the whole Order during the year 1844:—

<i>Income.</i>		£	s.	d.
From Contributions	.....	245,842	13	8
“ Initiations, or Entry Money	....	49,382	9	1
“ Fines, Goods, and Sundries.	.....	29,975	8	4
Total Income during 1844.....		£325,200	11	1

\* See note, page 15.

<i>Expenditure:</i>		£	s.	d.
Paid to Sick Members .....		107,440	8	11
“ For Funerals, District and Widow and Orphans’ Fund .....		62,742	11	6
“ For Sundries .....		71,420	16	4
Total Expenditure during 1844..		£241,603	16	9
Surplus of Income over Expendi- ture for the year 1844 .....		£83,596	14	4
Or an annual saving to each Member of about 6s. 10½d.				

The following will give an idea of the expenses of management of the Order:—

Ratio of Expenses of Management to the whole Expenditure .....	29	per cent.
“ to the Amount paid to Sick Members	66	“
“ to the Amount paid for Funerals...	113	“
“ to the Income from Contributions..	29	“
“ to the Total Income .....	22	“

It is evident that if such an application of the funds be permitted to continue, the dissolution of the Order must be fast approaching. The Directors of the Unity are therefore most imperatively called on to interpose their influence to prevent such a lavish expenditure on the part of the Lodges. It will be seen that it is not to one year alone that this enormous outlay is confined, but must have been peculiar to the whole history of the Order. In 1834 the number of members was about 60,000, and at the beginning of the present year the number was 251,727—increase about 19,000 per annum; but in connexion with this, a remarkable fact deserving of serious consideration is brought to light by the Directors. They state that “the amount of initiation-money which was received from members in 1844 being no less a sum than £49,382, it will be discovered, on reference to the list of Lodges, that our increase of members in that year was only 21,461, and by these returns it is clearly proved that upwards of 40,000 members were initiated in 1844; thereby at once affirming, that upwards of 20,000 members left the Order in one year, after paying their initiation-money and contributions for a length of time. We are of opinion that the particular attention of the mem-

bers of the Order should be drawn to this important fact, with a view of arriving at the true cause why so many leave the Order." At this rate the total amount of initiation-money received by the Order ought in January 1845 to have realized a capital of £750,000 at least, without any augmentations from other contributions; but it is understood that the whole capital at that time did not exceed £700,000: so that the Unity now finds itself in this position,—that they have been proceeding on a plan, by which the contributions are not sufficient to meet the current expenditure, and that they have been actually falling back on the initiation-money of the members. Further argument is not needed to show the insecurity of any institution when based on such a system. And it ought to be kept in view that this state of things prevails when the bulk of the members must be very young, and are represented at an average age of 32—a period of life at which the rate of sickness is not equal to one week per annum to each person. Where then is the boasted provision so loudly proclaimed by some to meet the vicissitudes and infirmities of after-life, when the rate of sickness per annum will be from ten to twenty weeks to each member? It is astonishing that people can be so blind to their own interest, and not see the awful calamity which awaits them unless decided improvements are effected in the condition of the Order. In Manchester, the fountain-head of the Unity, the greatest possible opposition has been given to the recent changes suggested by the A.M.C., and carried out by the G. M. and Board of Directors. The most angry and violent manifestation of feeling has evinced itself, threatening dangerous and fearful consequences to the whole Order; and yet in the same district, palpable and obvious examples are to be found of its utter inability to survive long under such a deplorable condition. In Manchester itself there are six Lodges, established on an average of twelve years; and, on the 1st of January of last year, they contained 530 members, and were possessed of funds—to what amount will it be believed possible? why the lamentably small sum of £91 13s. 6d., or less than one-twelfth of the entry-money which must have been paid into the Lodges. Again: there are twelve other Lodges, established for an average period of 4½ years, and containing 613 members, and their total amount of funds is

£313 15s. only. And further: of thirty-three Lodges which have been open for an average period of twelve years, but recently suspended, and which contain 2,774 members, the gross amount of funds they were possessed of on the 1st of January 1845 was only £1379 6s. 6d., or not one-half of the initiation-money paid into the Lodges. Yet, with such striking and obvious signs of decay, the Board of Directors are forced to contend against the most ill-conceived opposition. No one with his eyes open can fail to see that the Unity has arrived at that period of its history when its income must of necessity be unable to meet the required expenditure. Out of 100 Lodges, containing 11,080 members, the whole of their accumulated capital does not amount to 13s. per member.

It really seems surprising that any evidence beyond this should be wanting to bring conviction to the minds of Odd Fellows, of the urgent need of immediate reform. In some Lodges the expense of management absolutely exceeds the amount paid for sick allowance; and in many instances amounts to a sum varying from 8s. to 13s. yearly, to each member; while in others more than half the original contributions are squandered away in the modes of management adopted; and in one district, among 2,800 members, the expense of management during last year was about £1100. Nothing could stand this long, even although the rates and contributions were otherwise well graduated. Take the following as an example of the reckless expenditure indulged in by some Lodges. That it may not be thought an isolated instance, but of serious and fearful importance, it is only right to mention that the following figures shew the income and expenditure of fourteen different districts, containing 297 Lodges and 17,059 members, and therefore to be considered by all well-wishers of the Order as demanding immediate redress.

<i>Income.</i>	<i>£.</i>	<i>s.</i>	<i>d.</i>
Amount of Contributions received . . . .	21,402	15	7
Amount of Initiations . . . . .	12,435	16	7
Amount of Fines, Goods, Sundries ..	3,712	4	9
 Total Income during 1844 . . . . .	 37,550	 15	 11



<i>Expenditure.</i>	£	s.	d.
Amount paid to Sick Members .....	6,998	18	3
Amount for Funerals, Districts, and Widow and Orphan Funds .....	7,566	2	4
Amount for Sundries .....	10,497	12	9
<hr/>			
Total Expenditure for 1844 .....	£25,062	13	6
Surplus of Income over Expenditure for the year 1844 .....	£12,488	2	7

This, perhaps, contains facts of the most extraordinary kind ever yet brought before the public. Many even among the Odd Fellows themselves do not see the great moral and social revolution which the existence of such provident institutions is capable of effecting: but so long as a system of destructive and hurtful management prevails, no national or public blessing can flow from them. But reform the abuses—let the working man understand under what a delusive shadow he has placed his hopes—let him see the dangerous gulf into which all the funds of the Order are being carried, and then reflect what must be its fate twenty years hence, should such an awful exhibition of facts be permitted—and there is no doubt he will soon perceive that his interests can only be promoted by a speedy removal of the fatal abuses.

The following is the state of the case in the fourteen districts just referred to, which contain 297 lodges and 17,059 members.

Ratio of Initiation Money to Contributions .....	58	per cent.
Ratio of Expenses of Management to Do. ....	49	"
Ratio of Expenses of Management to Amount paid for Funerals .....	138	"
Ratio of Expenses of Management to Amount paid for Sick Allowance .....	150	"

Expenses of management actually 150 per cent. of that paid away to sick members! To relieve and give assistance to members during sickness ought to be, and is, the ostensible object of the institution; but here we have an example of that great virtue of charity and social refinement being sacrificed to the idle indulgence and intemperate appetites of a few men, who, when the cause

of the sick and the distressed, the widow and the orphan is pleaded, are ready to rise in noisy turbulence to crush the well-intentioned endeavours of those who attempt to sweep away such intolerable abuses.

The recent opposition to the Board of Directors is most reprehensible, and no well-directed mind can look upon it otherwise than with the deepest regret. There never has existed any social and provident institution of anything like the importance of the Manchester Unity of Odd Fellows; neither perhaps did there ever exist such gross abuses in any other. The real and essential objects of the Order have been overlooked and rendered secondary to idle pomp and parade; and those funds which were meant to provide for disease and old age have been squandered away on the follies and baubles of youth.

Now, however, that the Board of Directors have made a step in the right direction, let them be supported warmly and cordially. This much done, and a second and greater reformation must soon follow, which will place the Unity on a permanent foundation, and render it the most gigantic and useful institution of the day. Few at the present time understand the wonderful operation going on in the social state towards its own regeneration. Poor Laws and other nostrums seem as much to irritate as allay the disease; but here we have a self-supporting body which, although hitherto managed with a total disregard to science and practical experience, yet contains so much of benevolence, love, and social order, that no less than 40,000 yearly of the hard-working sons of toil embrace its genial comforts and solacing charms. What then must be its influence, if once guided by the light of reason, science, and experience, when confidence has inspired the nation in the judgment of its laws and the integrity and practicability of its principles! There is little doubt that thousands for hundreds would join its ranks; and that the national protection against vice and its horrors, which political laws have failed to secure, would be wrought out by the social improvement among the working classes themselves. But to make such an institution permanent and secure, its means must be commensurate to the end in view; its monetary calculations must be correct, and in obedience to those laws of sickness and mortality which are known to influence its whole transactions.

The following is a still further analysis of the Income and Expenditure of the Order during 1844; and an inspection of the fourth column will shew that the average income from each member, in shape of contribution, was £1 0s. 2½d., as stated in a preceding part of this paper, while the total income from each member from all sources, as set forth in the sixth column, was £1 6s. 9½d. It may be stated that those items are not calculated on the maximum number of members for that year, but on the mean number as given in Tables VI. and X. Many useful applications may be made of this Table, but here it is only necessary to refer to a few of the items.

TABLE XI.

*Shewing the Proportion of Income and Expenditure in the Manchester Unity for each District, and to each Person, during 1844.*

Districts.	Ratio of Expenditure on Sickness to Contributions.	Ratio of Expenditure on Sickness & Funerals to Contributions.	Ratio of Total Expenditure to Total Income.	Income from each Member by Contributions.	Total Income from each Member.	Expenditure on Sickness to each Member.	Total Expenditure to each Member.
	Per Ct.	Per Ct.	Per Ct.	£. s. d.	£. s. d.	£. s. d.	£. s. d.
Rural .	43·254	66·932	71·870	0 18 9	1 4 3½	0 8 1½	0 17 6
Town .	43·513	69·316	74·578	0 19 5½	1 5 7½	0 8 5½	0 19 1½
City .	44·089	70·466	75·438	1 1 9½	1 9 3	0 9 7½	1 2 0
Whole Unity .	43·702	69·224	74·293	1 0 2½	1 6 9½	0 8 10½	0 19 10

From a consideration of the preceding facts and figures it is abundantly evident, that so far as the whole Unity is concerned, the proposed Scale No. I. would not be safe; and the next question which arises is the propriety of Scale No. II., as prepared by the G. M. and Board of Directors, being adopted by the Agricultural Classes. The relation which Scale No. II. bears to Scale No. I. is that of 4d. to 5d.; or in other words, the same benefits for

which the Manufacturing classes are required to pay 5d. per week, the Agricultural classes are required to pay only 4d. per week, or 20 per cent. less. Let us, therefore, examine whether there be sufficient reason for adopting two Scales of Contributions, and making the above distinction between the Manufacturing or Town Districts and the Agricultural or Rural Districts.

On turning to Tables I. and VI., it will be found that they represent the relative amount of sickness in the various districts according to the experience of Friendly Societies, and also according to the experience of the Unity itself; and as both classes of results agree so nearly, the monetary expressions deduced from the one may be held to represent the other.

The regulations of the Unity imply that allowances will be given in sickness, or during incapacity for labour, till the extreme of life, but the monetary tables for the various districts (in the "Contributions") provide for sickness to 70 years of age only. It will, however, be found that a deferred annuity, after that term of life, of half the amount, combined with the other, will be nearly equivalent to an allowance in sickness during the whole term of life. And the following illustration will show their relative values. At page 141, Appendix to second edition of "Contributions to Vital Statistics," it will be found at the age of 30, that the annual premium, for an allowance in sickness during the whole period of life, of £1 per week, is about £3 7s. 6d. Again, the annual premium for the same allowance up to age 70 (according to Table IX.) is about £2 1s., and the annual premium for a deferred annuity of 10s. per week after the age of 70 (page 114) is £1 9s. 4d.; total annual premium for both, £3 10s. 4d. The difference between this sum and the preceding is, therefore, not so much as to affect materially the comparison.

Let us see then what annual payment would be required in each district for the following benefits, viz. :—10s. per week in sickness till the age of 70; £10 at the death of a member; a deferred annuity of 5s. per week after the age of 70; and £5 at the death of a member's wife,—which are equivalent to the benefits proposed in Scale No. 1, or Manufacturing Class. The following shows the yearly payment which should be charged at the age of 30 for each of those benefits in the Three Districts, as well as in the Three Districts combined, and which

last group may be considered to represent the whole Unity:—

Description of Benefit.	Rural Districts.*	Town Districts.*	City Districts.*	The Three Districts combined.
	£. s. d.	£. s. d.	£. s. d.	£. s. d.
10s. per Week during Sickness	0 19 2	1 3 2	1 1 3	1 0 6
Deferred Annuity of 5s. per Week	0 16 7	0 11 0	0 10 10	0 14 8
£10. at the Death of a Member	0 3 5	0 3 11	0 4 4	0 3 8
£5. at Death of Member's Wife	0 1 3	0 1 7	0 1 6	0 1 4
The above four combined....	2 0 5	1 19 8	1 17 11	2 0 2

The figures in the above table may be regarded as near an approximation to the relative liabilities of the lodges in the various districts as our present knowledge will admit of arriving at, and it is somewhat curious to observe that those places or districts usually thought most hazardous are actually least so. There is no doubt that the members of the Glasgow A. M. C., in resolving to adopt two Scales of Contribution, were impressed with the belief that the lodges in the town and city districts were subject to greater liabilities than those in the rural or agricultural districts, but the facts of the case will be seen to be otherwise. The error has, in all probability, arisen from supposing that the risks of the various districts would bear the same relation to each other as the rates of mortality among the members of those districts. In fact, the propriety of having two scales has been generally argued on that shewing; and, under a cursory survey of the question, the one opinion was perhaps a natural enough sequence of the other; but a more comprehensive view of the subject will show that the legitimate effect of increased mortality is to diminish the liabilities of the lodges, instead of increasing them as has been supposed.

It will be seen by an inspection of the figures in the last table that the risk incurred from sickness greatly exceeds that from the mortality of the members. Expressed

\* For the rates applicable to the Rural, Town, and City Districts respectively, see "Contributions."

in money, the relative values of those two items for each member entering a lodge at the age of 30, are—

For 10s. per week in sickness.....	£34	7	4
For £10 at death .....	3	14	10

the one being more than nine times that of the other. It has been equally well established, that increased mortality is not always accompanied with an increased rate of sickness; and the direct consequence of those two facts is to render the liabilities of Lodges in what are usually called the healthy districts, actually greater in some cases than in the less favoured districts. For an illustration, compare the Rural Districts in the preceding table with the City District. The apparent anomaly may be explained in this way:—If 100 members at the age of 30 were to enter a Lodge in a Rural District, and at the same time 100 members of the like age were to enter another Lodge in a City District, the result would be, that 40 years hence, when the surviving members had attained 70 years of age, in the Rural Districts 52 of the original 100 members would still be alive, while in the City District 38 only would reach that period of life. Well then, to carry out this illustration, suppose the plan of those Lodges to have been to demand a single payment from the members on entering, to provide 10s. per week in sickness up till the age of 70, the 100 members on entering the Lodge in the Rural District would have had to pay down £1,986, but the members in the City District would have been required to pay £2,041—exceeding the other district by only £55, and at the end of 40 years the funds of both Lodges would be exhausted. Next, let us suppose that the foundation of those Lodges was on the general plan of the Lodges in the Order, in which a sick allowance is guaranteed till the extreme of life; then their relative liabilities will appear in a new light. The Lodge in the Rural District has become saddled with 52 members, while in the City District there are only 38 members; and without further evidence it will be obvious that the Lodge in the Rural District is placed under the greatest liabilities. During the succeeding ten years, each member in the Rural District would experience about 21 weeks' sickness yearly, and as there are 52 members, the aggregate sickness would be 1092 weeks yearly. On the other hand, each member in the City District would experience 24 weeks' sickness yearly; but as the number of members is only 38, the aggregate

sickness would amount to 912 weeks per annum, falling short of the amount of sickness experienced by the Lodge in the Rural District by no less than 180 weeks yearly. It will thus be seen, that the very fact of the increased longevity of the members of the Rural Districts, is that which chiefly accounts for the increased liabilities of the Lodges in those districts. The advanced period of life is that in which the great amount of sickness is experienced, and in the City Districts the members are cut off before attaining it; but the prolongation of life in the Rural Districts places a great mass of members on the sick list of a Lodge at an advanced age, when they become almost permanent burdens on the funds.

The relative liabilities, so far as sickness is concerned, in the two Districts, may be represented by the following money expressions, which are the equivalents in a single payment, for members entering at the same age, to provide equal allowances in sickness during the whole period of life—

Rural Districts.....	£36	19	5
City Districts .....	30	15	8

So far, then, it is obvious that the Scales No. 1 and No. 2, published by the Board of Directors some months ago, are not at all applicable to the classes for which they were intended; for if the facts of the case were admitted to have any weight, they would go to reverse the adaptation of those scales, and that which was meant for the Town or Manufacturing Districts and Classes, would be applied with more truth to the Agricultural Districts and Classes.

On referring to the preceding Table, it will be seen that the annual payments for the four benefits combined, amount, in the—

Rural Districts to .....	£2	0	5
Town Districts .....	1	19	8
City Districts .....	1	17	11

So that if those benefits were adopted by the Unity generally, or any other scale of benefits bearing the same relation, the contributions in the Rural Districts, if adjusted on equitable principles, should be the highest, and those in the large City Districts the lowest, the smaller Town Districts being intermediate. It becomes, however, a sound practical question of important consideration,

whether our knowledge of the subject has yet become so refined, and the difference in the risks of the various classes proved to be so remarkable, as to render two Scales of Contributions necessary.

If the results for the Three Districts combined, as given in the preceding Table, be viewed in connexion with those for each of the Districts, it will immediately appear that the difference, although of the opposite character to that anticipated, is, after all, exceedingly small, and, in a practical sense, unimportant, as there is scarcely another feature in the management of the various Lodges which has not more influence on their monetary affairs. For the City Districts the difference is 2s. 3d. yearly; for the Town Districts the difference is 6d. yearly; and for the Rural Districts the difference is 3d. yearly.

To recognise, therefore, a difference in various Districts, while Lodges are, as in the Unity, all under the same general constitution, is clearly a refinement at which the most improved institutions of the day have not yet arrived.

An inspection of the same Table will further prove, that if the regulations of the Lodges in the Unity were such as to give a member the option of providing any one or more of the four benefits, the case would be immediately altered, and it would become in that event necessary to make a distinction in the payments. There is no doubt that even this change, with many others of an important nature, will take place before many years pass away; and render the Order the great asylum of the working and industrious classes, to which they can with confidence resort for relief from the pecuniary distress and indigence which almost invariably attend sickness and disease.

It will not now be necessary to enter into the question of the influence of employment or occupation on the liabilities arising from the various classes of members, as it is evident that the increased mortality and sickness in peculiar trades place them relatively to the Unity in a similar position with that which the members of the City Districts were shewn to hold to those of the Rural Districts; and therefore the same arguments used in respect to the influence of locality on the liabilities of Lodges, are equally applicable to the question of employment.

The preceding results, drawn from direct observation



and calculation, shew that there is, in fact, no reason to make any distinction between the Manufacturing and Agricultural Classes in the Unity; and hence, since it has been shewn that Scale No. 1. is unsafe, and must bring ruin on the Institution, the danger to be apprehended under Scale No. 2. is still greater. There remains, however, another way by which to shew to members the remarkable uniformity which prevails among those results for various classes of the community, and the precision with which their various liabilities may be determined under a proper analysis of the subject; and for this purpose reference is made to Table XI.

An inspection of the first column of that table will shew, that in the various Districts the expenditure on sickness bears a very striking and uniform relation to the amount of Contributions; and therefore some very powerful influence must prevail, or so positive a determination of the results could not be produced. In the whole Unity the expenditure on sickness is 43·702 per cent. of the income from contributions, and in none of the Districts is the difference in this item so great as one-half per cent. or 1—87th of the whole. So uniform a result is well calculated to inspire confidence in those laws of sickness which represent the liabilities of Benefit Societies of every description. Again: in all the other columns of the same table a similar harmony will be found to prevail; but as items of a fluctuating character enter into those columns, the results are somewhat disturbed, although not to any important degree. It will be seen that the relation of column 7th to 5th is expressed by the figures in column 2nd. It will likewise be seen that the income from each member is least of all in the Rural Districts, somewhat higher in the Town Districts, and greatest of all in the City Districts; but then it will be further seen that the expenditure on sickness in each of these Districts bears almost precisely the same relation to the respective incomes of those Districts. An inspection of column 4th will however shew that in the Rural Districts, although the expenditure on sickness is in the same proportion as the other Districts, still the ratio of the total expenditure to the total income is less than in the other Districts; this no doubt arises from a difference in the mode of management, and admits of ready explanation.

The following will shew the total surplus or saving to

each member in the Unity for each of the districts during the year 1844:—

	Rural District.	Town District.	City District	The Three Districts combined.
Actual Saving to each Member	£. s. d. 0 6 9½	£. s. d. 0 6 6	£. s. d. 0 7 2½	£. s. d. 0 6 10½
Saving per cent. on the Income for each Member . . .	27 per cent.	26 per cent.	25 per cent.	26 per cent.

It will thus be seen that there does exist some general principle or law by which the relation of expenditure to income is regulated in the Order. A remarkable uniformity was shown to prevail in the ratio of expenditure on sickness to the income from contributions: the result in none of the districts differing by one-half per cent. from that for the whole Unity, so also will the relation of the total expenditure to the total income in the various districts be found to differ but little.

It is therefore obvious, that so far as the experience of the Unity goes, there is no reason to believe that the Lodges in the Rural Districts are in a more favourable condition than those in the larger Towns and Manufacturing Districts. It is equally clear, from the facts and principles adduced elsewhere, that on the scheme on which the Lodges of the Order are conducted, there is no reason for having two scales of Contributions; and that in order to introduce such innovations, other important changes, of a character not yet recognized in the Order, must take precedence: it consequently follows, that all the objections brought against the adoption of Scale No. 1, came with redoubled force against the introduction of Scale No. 2. The recent appeal made by the Board in favour of the general adoption of Scale No. 1 is therefore to be strongly approved; and it is hoped that a strenuous effort will be made to induce the Lodges to relinquish both scales, and determine on one better calculated to carry out successfully the high and beneficial purposes of the Order. The means of obtaining competent opinions on such subjects are ample; and it should be the imperative duty of every member, but particularly of every officer of a Lodge, and in an especial degree of every one of the Directors, to institute a search-

ing inquiry, and settle a question the importance of which cannot be doubted, and the angry and unprofitable discussion of which now threatens so much danger to the Order.

X One remarkable feature connected with the history of Odd-Fellowship, is that of exacting a uniform rate of Contribution from all members from 18 to 40 years of age. Almost every other Friendly Society of any pretensions has long relinquished any such plan. When the laws of sickness and mortality were but imperfectly understood, it was natural enough to expect no distinction to be made for difference of age; but those days have passed away, and no scientific fact is now better established than the influence of age on the amount of sickness and mortality. It is therefore surprising that an Institution of the gigantic proportions of the Manchester Unity, should have remained to the present time either quite ignorant of such a principle or indifferent to its importance.

By consulting Tables I. and V., the influence of age on the amount of sickness will become evident. In the decennial period of life from 20—30 the amount of sickness to each member is under 9 weeks, but in the period from 60—70 years of age the sickness equals above 77 weeks, and in the intermediate periods of life like differences prevail. The injustice of admitting members at those extreme ages on equal terms is therefore obvious, but even within the ages recognized for admission by the Order striking differences will appear.

The results in the following abstract are derived from the respective tables in the "Contributions to Vital Statistics," and may be verified by reference to the condensed tables given in the early part of this paper.

Yearly Payment required.	Age 20.	Age 30.	Age 40.
To secure 10s. per week in Sickness for whole life (See Table IX.) .	£. s. d. 1 3 6	£. s. d. 1 12 0	£. s. d. 2 6 9
To provide £10. on the Death of a Member (see Table VIII.) .	0 2 9	0 3 6	0 4 9
For £5. at Death of Member's Wife (see explanation page 22.) .	0 1 0	0 1 3	0 1 8
Total Payment for the above Three Benefits . . . . .	1 7 3	1 16 9	2 13 2

From the above abstract it will be seen that the payments necessary to provide for the above benefits at age 40 are nearly double those required at age 20; nothing could be therefore more absurd than to admit members entering at those ages on the same terms, and yet in effect this is done in practice by the Order. It is true that, according to the 32nd General Law, members entering at ages under 35 pay an entry or initiation money of £1 1s., but those entering at age 40 pay £5 5s. Let us therefore determine to what extent those sums will affect the yearly contributions. On going back to Table VII. it will be found that those entry monies are at age 20 equivalent to an annual payment of . . . £0 0 11

at age 30. . . . . 0 1 0

at age 40. . . . . 0 6 0

Hence it will follow that the yearly payments by those entering at the given ages should be augmented by the above sums, which are equivalent to the Initiation fees paid by them; and the following will shew the yearly sums thus actually paid by the various classes of members according to proposed scale, and the sums which ought to be paid.

Age at Entry.		Actually Paid.	Ought to be Paid.	Deficit.
		£. s. d.	£. s. d.	£. s. d.
Members Entering at Age 20	.	1 2 7	1 7 3	0 4 8
Ditto ditto	30 .	1 2 8	1 16 9	0 14 1
Ditto ditto	40 .	1 7 8	2 13 2	1 5 6

The danger as well as the injustice of following such a practice must be obvious to the most casual observer. By young members joining the Order at age 20, there is an annual loss of 4s. 8d.; but by those entering at age 30, the yearly loss is increased to 14s. 1d.; and by those members entering about age 40, the loss per annum is as much as £1 5s. 6d.; so that in fact this last class of members pay little more than half the yearly sum necessary to meet the exact liabilities incurred by the Lodges through their membership. The injustice thus done to those who enter at an early period of life, and

the perilous position in which the whole Order must be placed by the admission of members of 30 years of age and upwards on the same terms, should call for immediate reform. The abuses of Odd-Fellowship are of the most serious and alarming nature; and if not at once struck at the root and eradicated, they will soon become too formidable to admit of the possibility of applying any remedy.

Of late many attempts have been made to meet such arguments and facts as the preceding, by bringing forward the experience of particular Lodges; but a very few observations will readily shew the impropriety of such a course. There has just been published the experience of the Providence Lodge, Manchester, for a period of 13 years, from which it appears that the sickness to each member varies in some years from 6 hours per annum to 10 days 2 hours, and the average for the whole period is 4 days and 6 hours to each member; but when it is stated that those fluctuating results are deduced from a Society in which the number of members varied in the same period from 24 to 82, no surprise will be felt at such irregular results. To argue any principle or rule for the guidance of Lodges in general from so limited and meagre a body of evidence, would be as futile as to measure the value of life in the whole community from the results of mortality in an individual family. Many other instances can be furnished, illustrative of the wide discrepancies resulting from small numbers. For example, taking 8 different Lodges, of ready reference from the last October Quarterly Report of the Manchester Unity, in which there are in all 265 members, it is found that the average sickness to each during the year 1844 was only 2 days and 13 hours; but taking 8 other Lodges with 294 members, the average sickness was no less than 10 days and 18 hours. Such results are not at all extraordinary or unexpected. To the most limited observer, it is well known that it is only an essential feature of the law of sickness. With small numbers no guarantee can be given for particular results; but as the number of persons over which the observations extend are increased, then a nearer approximation to the defined law will manifest itself. On referring to a report of an interesting nature, although defective in some of its details, recently issued by the Blackburn Districts, it will be found that during the

five years, 1841-1845, the number of members varied from 1510 to 2154; or more correctly, the average number of members exposed to the risk of sickness during that time was 1654, and the total amount of sickness was 7109 weeks, or 6 days and 3 hours to each member yearly. If disparity of age, and some other features connected with this report, were taken into account, a near approximation would be found to the rate of sickness as developed in the early part of this paper; but if the numbers observed were extended still further, and formed into large groups, such as those given in Table VI., then the results would produce a complete verification of the law of sickness.

Another element to be kept in view while considering this question, is the influence of time in producing an average result. It might happen that a particular Society or District may experience a reduced or an increased amount of sickness in a particular year; but were the observations extended over several years, the deficiency of one would be compensated by the excess of another year. More striking illustrations of this can be shewn in connection with the law of mortality. Even very large populations, such as the population of Glasgow, are subject to remarkable fluctuations, showing an extreme difference in some years of about 68 per cent., or a mean fluctuation of about 32 per cent. An inspection of the total male deaths for all ages, for each of the ten years 1832-1842, will render this evident.

Total Deaths in 1832 ...	4811	Total Deaths in 1837 ...	5423
" 1833 ...	3229	" 1838 ...	3490
" 1834 ...	3255	" 1839 ...	3898
" 1835 ...	3726	" 1840 ...	4470
" 1836 ...	4334	" 1841 ...	4514

It will further be seen, that those remarkable fluctuations are due chiefly to the mortality in mature life, and not to the mortality in infancy, as some writers have believed.

Year.	From 20 to 50.	In the First Year of Life.	Year.	From 20 to 50.	In the First Year of Life.
In 1832 ...	1795	332	In 1837 ...	1991	371
1833 ...	902	306	1838 ...	1010	336
1834 ...	923	313	1839 ...	966	318
1835 ...	885	365	1840 ...	1346	404
1836 ...	1279	115	1841 ...	1278	381

It appears, then, that while the extreme difference in

the mortality from ages 20 to 50 is 125 per cent., for the first year of life it is only 32 per cent. If the mean fluctuation for ages 20 to 50 be taken, it will be found to be 53 per cent., while that for the first year of life is only 14 per cent. Were the inspection extended to the mortality of female life, similar results would be obtained. Notwithstanding the inferior numbers in infant life, the fluctuation is confined within narrower limits than the mortality of mature life; and this law is in obedience to the doctrine of probability when applied to any other subject, as well as to the mortality of life. For whenever the intensity which determines any result increases—or in other words, when the probability of any event approaches unity—so also will the fluctuation in a series of events be reduced in amount.

The folly of relying on limited observations for the guidance of any individual Society or Lodge, may be further proved by referring to "Contributions to Vital Statistics," pages 100—104, in which it is shewn that the sickness in some trades differs widely; and when numbers are small, there must, of necessity, be also peculiarity of employment, and consequently a peculiar series of results.

X These observations naturally lead to the recognition of another grand feature in the principles of Friendly Societies, which might be well and effectively carried out within the Manchester Unity. Owing to the very small number of members in each Lodge, it is impossible, even under the best and most skillfully graduated Tables, that the Lodges could be safely and firmly established if existing independent of each other. The following analysis has been made of the number of members in the various Lodges during 1844, according to the classification described at page 15.

District.	Lodges.	Average No. of Members.	No. of Members in each Lodge.
Rural . . .	1138	66,208	58
Town . . .	1240	77,070	62
City . . . .	1304	99,848	77
Whole Unity.	3682	243,126	66

It requires but little practical knowledge to understand that many small Lodges, as above, would break up from the operation of other causes than inadequate contributions. The average number of Members appears to be about 66 to each Lodge; and it is apparent that if three or four unhealthy Members were to gain admission to any one of these, it must soon break down even with highly graduated terms; but where Lodges number ten or a hundred times as many Members, there is but little danger to be feared from such accidents. One of the most valuable features to be introduced into the Order would therefore be, the formation of all the Lodges either into one grand Parent Society, or for a certain number to form themselves into Districts, and to unite their interests. The practical details for carrying out such a plan are perfectly simple; and the advantages to arise so obvious, that it deserves the best consideration of Members.

One point of importance in the management of Lodges, is the proper investment of their funds. The preceding calculations and premiums would be inadequate to carry out the purposes intended, unless 3 per cent. compound interest at least be realized on the surplus funds, without any deductions for expenses of management. A single illustration will be sufficient to illustrate the great accumulations expected to arise from such mode of investment. Let us take the case of a young man entering a Lodge at age 30: he will have an equal chance of living 39 years; or in other words, of 100 Members entered at that age, one half of them would live to attain 69 years of age, and during that period each would experience 115 weeks of sickness. Presuming that the funds were not invested at interest, each would be required to pay down £115 to enable the Society to pay £1 per week during sickness; but on referring to Table IX. it will be found that £68 14s. 6d. is all that is required to enable the Society to meet its liabilities, provided the funds are improved at 3 per cent. compound interest. Again: if the question of mortality be considered, proof of the same advantages will be found. It is evident that, if money made no interest, according to Table VIII. each member on entering would need to pay down £100 in order to provide £100 at death; but because, in calculating the same table, monies are assumed to im-



prove at 3 per cent. compound interest, £37 8s. 4d. only is required.

In connexion with the preceding remarks relative to sickness, it may be stated that in a recent number of one of the periodicals connected with the Order, a letter appeared setting forth a statement that about 32 weeks was the amount of sickness required to terminate life in Country as well as Town; and from this starting-point a number of strange deductions and most fallacious conclusions were drawn, with a view of shewing that the proposed Scale No. 2 would be adequate with good management for a Town Lodge. It is surprising that this statement should have passed muster, and that the fallacy escaped the detection of the talented Editor. It was only necessary to refer to the last October Report issued by the Board of Directors, for a refutation of so dangerous a fallacy. It will be there found, as given in Table VI. of this paper, that during 1844 there were 2286 deaths of members and 226917 weeks' sickness. From these two results it is therefore obvious, that during that year there was no less than 99 weeks' sickness to each death, or more than three times that stated by the writer in question. If the foundation of his argument be so much at fault, it is equally evident that his recommendation relative to the adoption of Scale No. 2 merits little confidence. The fact that there are more than 32 weeks' sickness to each death, can be proved by the results given at page 105 of "Contributions to Vital Statistics," in which that particular question has been investigated for the mortality and sickness at each term of life. At age 30 it will be found that there is about 116 weeks' sickness to each death. This differs from the results in the whole Unity, but the difference admits of a simple explanation, for on referring to page 14 of this paper, it will be found that the value of life in the Order is not quite so great as in other Friendly Societies, and hence the somewhat shorter duration of life in the Order exposes the members to a less amount of sickness. The method however of taking a general average of sickness to the deaths without regard to age, will be found subject to another error; for it will be seen that while at the period of life 31—35 there is 116 weeks' sickness to each death, at the term 66—70 there is no less than 252 weeks to every death. An extension of this argument may be found useful in the management of the Order, for as the

ages of the members increase, so also will the ratio of sickness increase in a higher ratio than the deaths; and although at the present time there are nearly 100 weeks of sickness for one death, in a few years, when the ages increase, it may happen that there will be 150 weeks' sickness for every death. On referring to the gross results given in "Contributions," it will be found that, taking the population of Friendly Societies in England and Wales as actually distributed, there are 167 weeks' sickness to each death, and in Scotland 145 weeks. These results differ slightly from each other, because there is a variation in the distribution of the two populations over the various periods of life. In the former, the greater number of old members has a tendency to increase the average amount of sickness. An extension of those arguments and figures will shew that of the male population of England and Wales above 10 years of age, 266,199, or 4·6127 per cent., are constantly sick.

It has been often said, that the deficiencies in the rates of contribution will be amply compensated by the donations to the Society, and the number of members who never seek relief from it. The latter part of the argument clearly falls to the ground, as the actual amount of relief given is quite equal to that anticipated by the tables; and as to the benefits to be derived from donations, which some have represented erroneously at 20 per cent. of the whole income, it will be found that the amount from all sundry items not only does not help the contributions of the Order, but is inadequate to meet the expenses of management, being only 42 per cent. of that amount. It is, therefore, imperative on the Order, so far as donations are concerned, to graduate their rates on a scale equivalent at least to that given in the tables already referred to.

Another argument frequently brought forward in favour of low rates, is the relief which the funds of lodges will experience by allowing only a reduced rate of aliment in long continued sickness. This argument can only be viewed as a desperate expedient to prop up a falling institution, and not calculated to afford any adequate support. The first question which would naturally arise in an intelligent mind, is the practicability of applying such a principle to life contingencies, and the possibility of calculating the average duration of each attack of sickness at

various ages. Unless the solution of this last question be possible, it is evidently nothing short of quackery to proceed by random in the management of a Society or Lodge, under the blind belief that a reduction of alimant in long-continued sickness will produce the great benefits to the funds which has been so often argued. No writer on Vital Statistics has yet solved the problem, and therefore means are not at present available to aid or warrant any one in stating the particular amount of relief which would be afforded by the introduction of such regulations. Enough, however, is known of the subject to satisfy any diligent inquirer, that practically the funds of a Lodge would be but little influenced by any such circumstance, unless at very advanced periods of life, at which it will be presently shewn that a much better specific or cure is available on scientific and understood principles, and that there is no need therefore of having recourse to expedients of a doubtful nature. It may however be here mentioned, that the question of the duration of each attack of sickness is now, for the first time, under investigation, with a view to publication, although the results will not be ready for the appearance of this pamphlet. An inspection of the second and fourth columns of the Table on page 105 of "Contributions" will, however, at this stage of the question, satisfy any one of the little practical advantage to result to a Lodge or Society by the adoption of such a regulation, while it must occasionally be attended with most serious injury to individual members. The great and essential and noblest feature in Friendly Societies of every description is the certainty that under a skilfully developed system they will afford to members a competent support and complete independence during periods of sickness and disease. Admitting this integral element to have its full weight, and keeping in view the fact that in the Order itself the average full allowance in sickness is a little under 10s. per week, it becomes a serious question, whether the great principle of such an Institution is not violated by admitting the existence of a regulation, which in the prime of life may reduce the support of an industrious workman, with possibly a large family, to the miserable pittance of 3s. weekly. It is evident that ~~and constitute pauperism itself.~~ With 10s. a-week ~~able support~~ might be made for existence; but

bring it much below that sum, the charm of independence is broken, and Friendly Societies become an asylum for objects of charity, instead of a self-supporting and dignified Institution, calculated to elevate the moral and social condition of the bulk of the population. To these observations it may be replied, that the very fact of the principle affording but little relief to the funds, goes to shew that but few of the evils here detailed could occur. Such, no doubt, is perfectly true; still individual cases must occasionally arise, and no Society or Lodge can be justified in admitting a principle which can possibly subject any one of its members to so hard a fate.

It is obvious that if it be necessary to reduce allowances in long-continued sickness, such reduction will most effectively aid the funds in the advanced term of life; and following out this idea, it will be found that another principle is available, which is free from the objections of the preceding scheme, and at the same time fraught with most important monetary advantages to the members individually and collectively.

In an advanced period of life, say after age 70, it will always be a more difficult matter to define sickness than during an earlier period; and in the management of all Benefit Institutions which have existed long enough, this has been found a most serious practical difficulty, and so much felt, that up to the appearance of the present data, no sickness tables went beyond that term of life. Carrying out this view, it will be found, by relinquishing sick allowances after 70 years of age, or any other term of life that may be fixed on, that the practical management of Lodges will become much simplified, their constitution strengthened and rendered more secure, and the moral character of the members exposed to less temptation.

The first part of the question to which we shall direct attention, is that by which it will be seen that under the plan of discontinuing the sickness allowance at age 70, and substituting a deferred annuity at that age of one-half the amount of the weekly sickness allowance, the contributions from members would be very nearly the same as those which would be required to provide for a sick allowance to the extreme of life. In this instance we shall take the case of a member entering a Lodge at age 32, the average age of the members in the Unity; and we shall further suppose that all his contributions will close

after attaining age 70, and determine the yearly payment required under both conditions.

In the first place, to provide for the various benefits, including a sickness allowance to continue during the *whole period of life* :—

Payment for 10s. weekly sick allowance*	=	£1	16	6
£10 at the death of a member . . .	=	0	3	11
£5 at the death of a member's wife .	=	0	1	5
<hr/>				
Total yearly payment . . . .	=	£2	1	10

In the next place, to provide for the same benefits, but including a sickness allowance up to age 70 only, and after that period a deferred annuity :—

Payment for 10s. weekly sick allowance	=	£1	1	9
£10 at the death of a member . . .	=	0	3	11
£5 at the death of a member's wife .	=	0	1	5
Annuity of 5s. weekly after age 70 . .	=	0	16	0
<hr/>				
Total yearly payment . . . .	=	£2	3	1

It will thus be found that while by the former method the yearly payment would be £2 1s. 10d., by the latter plan it would be increased only 1s. 3d. yearly, and would have advantages of a very high order over the other.

First, it would exercise a salutary check on imposition and fraud. There can be no doubt that members often enter Lodges having concealed ailments, and defects of health and constitution not easily detected; and in every such case, were it a condition or regulation of the Lodge that a member providing a sickness allowance must also contribute for a deferred annuity of at least one-half the amount, a protection would be formed against the undue expenditure of the funds. For if his health be so defective as to cause him to make unusual claims on the sickness fund, that very same feature would render his life of shorter duration, and consequently give him an inferior chance of becoming an annuitant; and the loss on the one fund would be, therefore, compensated by the gain on the other.

\* See "Contributions," Appendix, Note VI. p. 141, col. 4.

In the second place,—a gigantic institution like the Manchester-Unity would reap an advantage by being thus enabled to adopt a uniform scale for all districts; for, as may have been observed in a preceding illustration, if in the City and Town Districts an increased amount be paid in shape of sick allowance, it must follow that fewer claimants will arise for annuities: so that if one well developed scale were provided, it would be equally applicable to all districts. In the next place,—a universality would be given to the sphere of action of the Unity, by the freedom with which the members of various trades and occupations might be admitted into the Lodges. There would not then exist the same necessity for that stringent exclusion of persons of particular callings usually thought unhealthy, as the liabilities of Lodges from sickness and from annuities would have a constant corrective influence on each other.

The merits of this plan over that at present in force seem to be quite apparent. It will enable the Lodges to determine their liabilities with more precision, and very much simplify and improve the system of management; while the members will be removed from those temptations to fraud and imposition, in the advanced periods of life, which so easily connect themselves with Benefit and Provident Societies. On attaining 65 or 70 years of age—or any other period at which it may be agreed the annuity should commence—the member will regard it as a permanent and standing allowance; and no scheming, or other pretence of sickness, can have any tendency to increase that amount: those temptations being absent, there is every reason to believe that the relative position of all parties to each other would be improved, and a higher tone of moral feeling induced, as well as a more elevated social rank in society.

According to the present scheme of the Unity, members living beyond the age of 70 have still to continue their contributions or payments as before; but the preceding plan would relieve them from that burden. Again, the human constitution, as a general rule, is then still capable of sustaining considerable labour; an annuity being equivalent to the payment of 26 weeks yearly of full pay in sickness; but during the succeeding ten years the sickness will average about 20 weeks yearly, and the remaining portion of the year will therefore be open to any avocations a member

may choose to follow, uncontroled by the Society or the surveillance of its officers. It may not be out of place to allude here to the duty which devolves on the officers of the Order, as the organs of a great public body, to endeavour to elevate the character and improve the circumstances of its members generally. Men, if they provide for their immediate wants, are very apt to overlook every provision for the winter of life; and it is no mean expression of the prudential feelings of the working classes of this country, to find above one quarter of a million enlisted in the ranks of one great mutual-supporting institution. It is said that not more than 100,000 members of the upper and middle classes have yet availed themselves of the benefits of life assurance. What a brilliant contrast do we then find on the part of the poorer classes of the country, in the host of persons enrolled as members of one description or another of Friendly Societies! The officers of the Manchester Unity ought to feel themselves under weighty and high responsibilities; they are called on to take up a grand scheme of financial reform, and to propound it in clear and calm language to the members of the Order. The whole plan of the benefits and contributions should be remodelled, on the ground of the necessity for such a step in order to secure the stability of the Unity, and the manifest advantages thence to arise to its members and their families. If the habit of discussing and of practically providing for deferred annuities were once established, the most beneficial results would follow, and those engrafted on the succeeding generation might raise the Order into one of the noblest institutions of the times.

Recently it has been attempted to puff up the merits of the Order, on its charitable features and constitution. This is a species of advocacy in which the more enlightened and recognized supporters of Odd-Fellowship should cautiously avoid participating. It ought never to be lost sight of, that thousands of members hold vested rights and interests in the Unity, and that these should be satisfied before other claims can legitimately arise. "Be just before you are generous" is perhaps the best reply to such enthusiasts. The merchant or tradesman who squanders his property on charities and other purposes, however laudable in themselves, would meet with but little sympathy should he do so at the expense of his creditors. So

also with the Unity: young men in the vigour of health are induced to become members, and a few years afterwards discover that they have been entrapped into a bankrupt society, which attempts to justify its fallen condition by the liberality of its charities. With what warmth and sincerity of feeling can those persons regard such species of management? The great question of questions is the stability of the Order; and if the essential elements of security are wanting, not only will its charities disappear, but the Unity itself, and all its boasted blessings, be forgotten with other bubble and visionary schemes. Let the terms of membership be such as will effectually carry out all the purposes contemplated; let every member of the Unity feel warranted in stating to his friend and neighbour—"In this Society is exercised the highest order of prudential feelings; every care has been taken to justify me in asserting, that whatever is promised to our members can with certainty be fulfilled. Join us at once: our weekly or monthly payments are small, but their accumulations will afford you in after years, and during periods of sickness and distress, a comfortable support, which you can demand as the just and merited reward of your own honest and industrious savings. It is the simplest and cheapest way of guarding against the calamities of sickness and disease, and affords the only available means to a working man of providing for the vicissitudes and infirmities of old age." If every member could at the present time in honesty and good faith so express himself, for the hundreds that now join the Order thousands would become members, and the Unity outgrow in magnitude the most sanguine anticipations of its advocates. Charity truly "covereth a multitude of sins," but it is much to be feared that unless immediate measures be taken to retrieve the lavish expenditure of the Order, its too much boasted charities will, by all right thinking men, be classed among its follies and its extravagancies.

One of the most efficient means of awakening attention to the perilous condition of the Order, would be the publication of well digested records of the experience of the various Lodges, from the most remote periods of which their books would admit; and a proper and skilful analysis of those, extensively circulated, could



not fail to give birth to much useful conversation and debate, ultimately resulting in important and highly beneficial reforms. Science would also be greatly aided by the facts and testimony of such records, and the literature of the Order acquire an importance in the community not otherwise easily attainable. The expense to each lodge of contributing its experience would be very trifling, while the advantages to the Unity would be immense.

One course, at the present juncture, is clear, and open to every member. It must appear to be his bounden duty to raise his voice against the admission of new members on any other terms than those which science and experience prove to be safe and equitable. To do otherwise, can be described in its mildest terms as nothing short of a fraud on the public. It is a great, and to some extent a difficult question, to remedy the evils incidental to the Order so far as existing members are concerned; but as to future members there cannot possibly be any doubt or difficulty. There are numerous authorities in the country calculated to give a sound and trustworthy advice on the course to be followed; and why should not these be consulted at a time when the most serious alarms are sounded in every quarter? Members should calmly reflect, that the radical and scientific part of the question is neither a simple nor a very generally understood one, even among the most highly educated classes; and it can therefore be no reflection on the intelligence of any individual member to seek for advice elsewhere.

It is quite impossible to govern the Order on sound principles under the present mode of payments. The risks incurred under different classes of members have been shewn to vary, and the difference of age at admission proved to have a great influence over the magnitude of the risks. The truth of no fact has been better established. It is therefore only just that members should pay in proportion to the risks they impose on the Lodges; and under the present uniform amount of periodical contributions by members of all ages, that is rendered impossible. For if a member at age 20 be required to pay £2 7s. (see Table IX.) for an allowance of £1 per week during sickness, one entering at age 40 ought to pay £4 13s. 6d. yearly; but suppose  
 re admitted on the same annual payment as the other,

in order to compensate for the loss which the lodge would thus sustain, an entry-money or fine of no less than £41 12s. 9d. would be required; or if the allowance in sickness were only 10s. per week, one-half that amount of entry money. It is needless to remark, that it would be quite impracticable to get workmen generally to pay such sums: at younger ages the entry-money would be less, but still too high, and practically exclusive. At 30 years of age the entry-money for £1 per week in sickness would be £17 8s., and for 10s. per week £8 14s.

This will be enough to expose the folly of proposing to admit members at all ages on a uniform scale of payments. No other course is open but to have rates graduated according to age. There may still, from other considerations, be an entry-money of a small amount enforced, but not sufficient to make up for differences of age. The above illustrations applied only to the sickness allowance; but if the provision or assurance at death had also entered into the question, the entry-money would have been higher, and the difficulty increased. Arrangements might also be easily made to admit of every member paying according to his means, and receiving proportionate benefits, and thus embrace every class of the community.

With regard to the course to be followed in respect to the remedies necessary to be applied to the evils resulting from the past practice and proceedings of lodges, that can only be seen after a most minute and careful investigation of their funds, and the number and distribution of their members according to age. In fact, before it would be wise to advise any particular steps to be taken, in order to determine the true extent and nature of their deficiencies, a valuation of their assets and liabilities will be necessary. This must be a work of time, and the elements for the solution of the problem still remain in the archives of the lodges. An important help toward a satisfactory diagnosis of the disease, and consequently the remedial measures to be applied, would be obtained by the various lodges furnishing a list of all the members and their ages—the different rates of contributions and amount of benefits allowed to members—with a proper analysis of the income and expenditure of each lodge, and the present amount of capital or funds. Until this much at least shall have been done, it will be impossible to advise any definite measures.

✓ It is hoped that the preceding observations will satisfy the Members of the Manchester Unity of the great need of immediate reform, and in some degree assist in establishing their Institution on a secure foundation.

*Medical, Invalid and General Life Office,*  
*25, Pall Mall, London,*  
*4th April, 1846.*



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